

In re:
Monique Allen
Debtor

Case No. 19-10914-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 10, 2024

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:

Recip ID	Recipient Name and Address
db	+ Monique Allen, 1809 E. Pastorius Street, Philadelphia, PA 19138-1203
14273390	+ Federal Loan Services, P.O. BOX 2461, Attn: Bankruptcy Dept., Harrisburg, PA 17105-2461
14830768	+ Freedom Mortgage Corp., c/o Mark A. Cronin, Esq., 701 Market St., Ste 5000, Phila., PA 19106-1541
14687213	+ Freedom Mortgage Corporation, c/o Mario Hanyon, Esquire, Brock and Scott, PLLC, 8757 Red Oak Blvd., Suite 150 Charlotte, NC 28217-3977
14273392	+ Health Credit Services, P.O. BOX 603555, Attn: Bankruptcy Dept., Charlotte, NC 28260-3555
14290032	Home Point Financial Corporation, c/o Thomas Song, Esq., Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza Philadelphia, PA 19103
14275478	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14273995	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14332093	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14756265	+ US Dept. of Education, PO BOX 4830, Portland OR 97208-4830

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 11 2024 11:22:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 11 2024 11:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14273385	Email/Text: membersolutions@ardentcu.org	Jun 11 2024 11:22:00	Ardent Credit Union, 1500 Spring Garden Street, #500, Attn: Bankruptcy Dept., Philadelphia, PA 19130
14273387	Email/PDF: acg.bmw.ebn@aisinfo.com	Jun 11 2024 11:29:30	BMW Financial Services, Regional Service Center, P.O. BOX 3608, Dublin, OH 43016-0306
14280955	Email/PDF: acg.bmw.ebn@aisinfo.com	Jun 11 2024 11:29:33	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
14281259	Email/PDF: acg.acg.ebn@aisinfo.com	Jun 11 2024 11:29:33	BMW Financial Services NA, LLC, 4515 N. Sante Fe Avenue, Dept APS, Oklahoma OK 73118
14276564	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 11 2024 11:29:33	BMW Financial Services NA, LLC, Department AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14275866	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 11 2024 11:29:28	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14529457	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 11 2024 11:29:28	BMW Financial Services NA, LLC c/o AIS Portfolio S, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Jun 10, 2024

Form ID: 138OBJ

Total Noticed: 55

14273386	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 11 2024 11:22:00	Barclay's, P.O. BOX 13337, Attn: Bankruptcy Dept., Philadelphia, PA 19101-3337
14273388	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 11 2024 11:29:31	Capital One, P.O. BOX 71083, Attn: Bankruptcy Dept., Charlotte, NC 28272-1083
14304177	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 11 2024 11:29:33	Capital One Bank (USA), N.A., PO BOX 71083, Charlotte NC 28272-1083
14303811	+ Email/PDF: ebn_ais@aisinfo.com	Jun 11 2024 11:29:30	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14273389	+ Email/Text: bankruptcy@philapark.org	Jun 11 2024 11:22:00	City of Philadelphia Parking Violations, P.O. BOX 41818, Attn: Bankruptcy Dept., Philadelphia, PA 19101-1818
14273391	Email/Text: bk@freedomfinancialnetwork.com	Jun 11 2024 11:22:00	Freedom Plus, P.O. BOX 2340, Attn: Bankruptcy Dept., Phoenix, AZ 85002
14687066	+ Email/Text: EBN@brockandscott.com	Jun 11 2024 11:22:00	Freedom Mortgage Corporation, C/O Brock and Scott, PLLC, Attorneys at Law, 8757 Red Oak Blvd., Suite 150, Charlotte, NC 28217-3977
14644377	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 11 2024 11:22:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14830009	^ MEBN	Jun 11 2024 11:19:33	Freedom Mortgage Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14687067	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 11 2024 11:22:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14273393	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 11 2024 11:22:00	Home Point Financial, 11511 Luna Road, Suite 200, Attn: Bankruptcy Dept., Farmers Branch, TX 75234-6451
14276238	^ MEBN	Jun 11 2024 11:19:46	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
14283541	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 11 2024 11:22:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
14276565	^ MEBN	Jun 11 2024 11:19:44	Home Point Financial Corporation, c/o D. Anthony Sottile, Sottile & Barile, LLC, 394 Wards Corner Road Suite 180, Loveland, OH 45140-8362
14454017	Email/PDF: resurgentbknotifications@resurgent.com	Jun 11 2024 11:29:28	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587
14273394	+ Email/PDF: pa_dc_claims@navient.com	Jun 11 2024 11:29:28	Navient, 123 Justison Street, Attn: Bankruptcy Dept., Wilmington, DE 19801-5363
14304065	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 11 2024 11:22:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO BOX 809142, Chicago IL 60680-9142
14303026	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 11 2024 11:22:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO BOX 8961, Madison, WI 53708-8961
14273395	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jun 11 2024 11:22:00	Neiman Marcus, P.O. BOX 5235, Attn: Bankruptcy Dept., Carol Stream, IL 60197-5235
14273396	+ Email/Text: bnc@nordstrom.com	Jun 11 2024 11:22:34	Nordstrom, Colorado Service Center, P.O. BOX 6555, Attn: Bankruptcy Dept., Englewood, CO 80155-6555
14273398	+ Email/Text: bankruptcygroup@peco-energy.com	Jun 11 2024 11:22:00	PECO ENERGY, 2301 Market Street, S23-1, Attn: Bankruptcy Dept. - Merrick Friel, Philadelphia, PA 19103-1380
14273399	Email/Text: CollectionsDept@PFCU.COM		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Jun 10, 2024

Form ID: 138OBJ

Total Noticed: 55

		Jun 11 2024 11:22:00	Philadelphia Federal Credit Union, 12800 Townsend Road, Attn: Bankruptcy Dept., Philadelphia, PA 19154-1003
14273400	Email/Text: Bankruptcy.Notices@pnc.com	Jun 11 2024 11:22:00	PNC Bank, P.O. Box 94982, Cleveland OH 44101
14310586	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 11 2024 11:29:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14310206	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 11 2024 11:29:28	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14273397	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2024 11:29:28	Paypal Credit, P.O. BOX 71202, Attn: Bankruptcy Dept., Charlotte, NC 28272-1202
14283812	+ Email/Text: bankruptcy@philapark.org	Jun 11 2024 11:22:00	Philadelphia Parking Authority, 701 Market St, Suite 5400, Philadelphia, PA 19106-2895
14273401	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2024 11:29:28	SYNCB/AMAZON, P.O. BOX 960013, Attn: Bankruptcy Dept., Orlando, FL 32896-0013
14273402	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2024 11:29:33	SYNCB/Paypal, P.O. BOX 960080, Attn: Bankruptcy Dept., Orlando, FL 32896-0080
14314176	+ Email/Text: bncmail@w-legal.com	Jun 11 2024 11:22:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14273403	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 11 2024 11:29:28	Synchrony Bank, P.O. BOX 960061, Attn: Bankruptcy Dept., Orlando, FL 32896-0661
14275478	^ MEBN	Jun 11 2024 11:19:54	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14414997	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 11 2024 11:29:28	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41031, Norfolk VA 23541-1031
14273995	^ MEBN	Jun 11 2024 11:19:55	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14755812	+ Email/Text: EBN@edfinancial.com	Jun 11 2024 11:22:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14273404	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 11 2024 11:29:28	Wells Fargo, P.O. BOX 71118, Attn: Bankruptcy Dept., Charlotte, NC 28272-1118
14290151	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 11 2024 11:29:31	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14273405	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jun 11 2024 11:29:28	Wells Fargo Home Projects, P.O. Box 71118, Attn: Bankruptcy Dept., Charlotte, NC 28272-1118

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14687214	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14313720	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14314181	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14414811	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14756266	*+	US Dept. of Education, PO BOX 4830, Portland OR 97208-4830

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Jun 10, 2024

Form ID: 138OBJ

Total Noticed: 55

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Financial Services Vehicle Trust bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
JEROME B. BLANK	on behalf of Creditor HOME POINT FINANCIAL CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com
MICHAEL A. LATZES	on behalf of Debtor Monique Allen efiling@mlatzes-law.com
MICHELLE L. MCGOWAN	on behalf of Creditor HOME POINT FINANCIAL CORPORATION mimcgowan@raslg.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
ROBERT J. DAVIDOW	on behalf of Creditor Home Point Financial Corporation robert.davidow@phelanhallinan.com
SCOTT F. WATERMAN [Chapter 13]	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor HOME POINT FINANCIAL CORPORATION tomysong0@gmail.com
THOMAS SONG	on behalf of Creditor Home Point Financial Corporation tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Monique Allen

Debtor(s)

Case No: 19-10914-amc

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 6/7/24